

May 31, 2005

Moya Thompson
Director, Outreach Coordination
White House Conference on Aging
4350 East West Highway, 3rd Floor
Bethesda, MD 20814

Dear Ms. Thompson:

Enclosed is a copy of the final report from our April 28, 2005 Independent Aging Agenda Event. We also enclosed hardcopies of most of the speakers' remarks. Please feel free to contact Ms. Tina Hartley of my staff if you have any questions or require additional details. Thank you for this opportunity to provide input from the state of Alabama.

Sincerely,

Irene B. Collins
Executive Director

IBC/tmh

Enclosures

Post-Event Summary Report

Name of Event: Alabama Department of Senior Services' Independent Aging Agenda Event
Date of Event: April 28, 2005; 10:30 a.m. – 12:30 p.m.
Location of Event: Capitol Auditorium, Montgomery, Alabama
Number of Persons attending: 153
Sponsoring Organization(s): Alabama Department of Senior Services
Contact Name: Tina Hartley, Planner/Researcher
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- **Priority Issue #1:**

- Issue Statement: Coupled with increases in identity fraud, seniors need to be vigilant in protecting their financial assets to ensure a safe, secure retirement. Armed with information concerning the most common scams, especially against older persons and individuals with dementia, they need to be more cautious when dealing with stockbrokers, financial planners, or telemarketing con artists. As the number of older persons continues to increase, widespread dissemination of financial fraud, abuse, and exploitation materials is crucial.
- Barriers: Not all seniors will be interested in learning about investment opportunities. Older persons who have retirement nest eggs to protect or additional funds to invest may be preyed upon by swindlers and abusive salespeople; however, they may feel immune to these dangers.
- Proposed Solution(s): We recommend the following: (a) encourage each state's securities commission to collaborate with the area agencies on aging in offering educational seminars on securities fraud; and (b) provide more information on ways fraudsters can be stopped and how scam victims may regain some of their lost money.

- **Priority Issue #2:**

- Issue Statement: The National Family Caregiver Support Program (NFCSP) is designed to support family caregivers and grandparents raising grandchildren by providing training, assistance, and resources to help them take care of their aging loved ones and themselves. This program strives to keep families together and to allow seniors to age at home instead of in costly long-term care facilities. Despite the program's success, many caregivers are unable to receive the assistance they need due to insufficient funding.
- Barriers: Due to limited funding, area agencies on aging (AAA) must limit the dollar amount of the vouchers they provide to their clients for the purchase of NFCSP services, thus stretching limited Title III-E funds to potentially reach more clients. The AAAs may also be forced to limit the length of time during which a client may receive NFCSP services in order for additional clients to be enrolled.
- Proposed Solution(s): We recommend an increase in funding for the very popular, often life-saving, NFCSP program. Caregiving presents its challenges and rewards, and the NFCSP has given many families a ray of hope during trying times. With increased funding, more caregivers will be served and will receive much-needed assistance to remain independent.

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- **Priority Issue #3:**

- Issue Statement: Transforming our health care system is perhaps the greatest challenge facing our nation today. Spiraling costs, millions of Americans without health insurance coverage, and the delivery of poor quality health care – these trends are rapidly leading us to a major system breakdown. Something must be done now to fix a system that is simply not meeting our health needs. Pitting the needs of the old against the young or leaving current problems for future generations to fix are simply not viable options.
- Barriers: As federal and state governments struggle with multiple, conflicting, equally-important priorities, they face the challenge of determining which issues must be addressed first. The rapid growth of the older population, greater utilization of limited health care resources, higher costs of new technology and medications, and soaring prices are contributing to the rising costs of Medicare and Medicaid. In fact, these factors are driving up the total cost of health care, affecting all individuals as well as businesses and governments at every level.
- Proposed Solution(s): We encourage the federal government to take immediate steps in renovating the nation's health-care delivery system. Now is the time to make changes to an ailing health care system before it is even more strained to meet the needs of America's older population. A system must be designed to address the health care needs of all generations without pitting the needs of one generation against another.

- **Priority Issue #4:**

- Issue Statement: Senior citizens are often targets of con artists because of their vulnerability and trust. They fall victim daily to unscrupulous telemarketing and mail fraud; identity theft is rampant, causing seniors to lose financial security and even their homes. The human, social, and economic costs of elder abuse, neglect, and exploitation are high and include unnecessary Medicare and Medicaid expenditures. Although the Older Americans Act (OAA) covers the issues of elder abuse, neglect, and exploitation, there is no federal law that addresses elder abuse in a comprehensive manner.
- Barriers: Victims are often reluctant to report identity theft and fraud crimes out of embarrassment or fear they will lose control over their affairs. They may not be motivated to learn more about fraud, falsely believing it will never happen to them.
- Proposed Solution(s): We urge the creation of federal leadership and resources to assist families, communities, and states in their fight against elder abuse, neglect and exploitation, analogous to the legislation for child abuse and neglect, domestic violence, and violence against women. We recommend that the OAA provide additional support to coordinate elder abuse prevention activities with law enforcement, court systems, health and mental health organizations, better business bureaus, and the financial community. We also encourage greater community involvement around the issues of elder abuse, neglect, and exploitation.

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- **Priority Issue #5:**

- Issue Statement: The Older Americans Act (OAA) provides a framework for multi-level public-private partnerships to improve the quality of life for all older Americans by helping them remain independent and productive. Unfortunately, OAA funds have not kept pace with rising costs and the projected growth of the older population, especially the growing ranks of the frail oldest-old who are most vulnerable and in greatest need of aging supportive services. OAA regulations also stifle agencies' flexibility to transfer funds between programs.
- Barriers: Due to competing federal priorities, sufficient OAA funds may not be available to meet the varied needs of an exploding older population.
- Proposed Solution(s): We recommend a substantial increase in OAA funds to ensure necessary resources are available to adequately serve the growing older population. We also suggest providing the aging network with greater flexibility in transferring funds between OAA programs to more effectively address local needs and to optimize consumer choice.

- **Priority Issue #6:**

- Issue Statement: The long-term care industry has greatly improved in recent decades due to strict standards and regulations; however, current state and national safeguards have been inadequate to prevent abuse of clients/residents by those who are supposed to care for them. Although states are required to have nurse aide registries, these files are often not comprehensive or efficiently maintained; most do not require criminal background checks of long-term care workers. Because no national registry of abusive health care workers exists, people with histories of abuse or serious crimes in one state may travel to another state or from nursing homes to home health agencies to find work without undergoing a criminal background check.
- Barriers: It may be expensive and labor-intensive to build and maintain a national database of health care workers, especially for abusive employees. If these workers are very mobile or provide inaccurate or misleading information, this registry may be virtually impossible to keep up-to-date.
- Proposed Solution(s): We recommend enactment of legislation to create a National Background Check and registry of employees of health care facilities, home health agencies, and residential care facilities. To ensure the physical and emotional well-being of older persons who require health care services, the establishment of a national registry will identify workers with criminal backgrounds and will help to prevent these individuals from having contact with older persons, especially those who are too frail to protect themselves.

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- **Priority Issue #7:**

- Issue Statement: Senior Social Security recipients have already paid their full share of income taxes on the portion of Social Security Taxes (FICA) withheld from their wages. Because employer and employee each pay 50 percent of the FICA tax, employers are allowed to deduct their portion of the FICA tax when reporting their taxable income. Unfortunately, single seniors with incomes over \$25,000 and married seniors with incomes over \$32,000 are subject to taxes on up to 85 percent of their Social Security benefits. For older persons whose sole source of income is their Social Security checks, these taxes add to the stresses of living on very tight budgets.
- Barriers: Social Security taxes pay for potential disability and survivors' benefits as well as for retirement benefits. Designed to incorporate social goals, Social Security gives more protection to families and low-income workers that are not part of private pension plans.
- Proposed Solution(s): We recommend the enactment of legislation to eliminate, or at least reduce, the tax on Social Security benefits. By increasing the net amount of Social Security checks, seniors will have more money on which to live and to feed state and local economies.

- **Priority Issue #8:**

- Issue Statement: Many older people want or need to work in order to keep up with rising health costs, to ensure they will have enough money throughout their retirement years, and to promote physical and mental health as they age. The Senior Community Service Employment Program (SCSEP), funded by the U.S. Department of Labor under Title V of the Older Americans Act, serves persons with low incomes and poor employment prospects. SCSEP provides useful community services and fosters individual economic self-sufficiency through job training and placement in unsubsidized jobs; however, recent changes to the program's eligibility criteria have made it more difficult for area agency on aging staff to find eligible clients.
- Barriers: To make limited Title V funds available to low-income seniors who need assistance in obtaining full- or part-time employment, program eligibility criteria must sometimes be modified to direct funds toward the most deserving individuals. As a result, the aging network may experience more challenges in publicizing the SCSEP and identifying older persons who meet the more stringent eligibility criteria.
- Proposed Solution(s): We recommend the U.S. Department of Labor revisit the eligibility criteria for the SCSEP by removing the asset testing requirement. This will make it easier for program coordinators to describe the SCSEP to prospective clients and to more easily identify new clients.

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- **Priority Issue #9:**

- Issue Statement: As growing numbers of people join the ranks of the older population, it is vital to the survivability of local communities that senior citizens' needs are determined in order to create more livable communities and to encourage aging in place. As local leaders plan for the aging of the baby boomers, community planning efforts must take into account the following issues: health, human services, housing, transportation, land use, public safety, job retraining, lifelong learning, recreation, volunteerism, and civic engagement. Without the guidance and support of the federal government, local planning initiatives will be organized and implemented sporadically, leaving seniors to fend for themselves.
- Barriers: There is no guarantee that older persons will want to retire in the same towns in which they grew up or have worked. If local communities are not made attractive for all generations, younger workers may not feel obligated to remain near their relatives and Americans of all ages will move in search for more livable communities.
- Proposed Solution(s): We support n4a and the Partners for Livable Communities in their Aging in Place Initiative, which is designed to encourage and assist local leaders in expanding and re-energizing their communities. As they develop their action plans for change, we encourage them to ensure programs and services are developed, thus making their communities good places in which to grow old. If communities improve their livability for older persons, they will become more attractive for persons of all ages.

- **Priority Issue #10:**

- Issue Statement: Senior centers continue to be active in many communities by offering nutritious meals, distributing useful information, and providing a sense of family. Center managers are unfortunately low paid and are required to assume greater responsibilities each year. Because few federal grants specifically address senior centers, many communities run their senior center programs on shoestring budgets and are unable to make necessary improvements to motivate additional older persons to participate.
- Barriers: All senior centers do not receive the same amount of financial support from their local communities. With limited federal funding for aging programs, additional grant dollars may not be available to rejuvenate centers in need of remodeling or new program development.
- Proposed Solution(s): We recommend the creation of additional federal grant opportunities for senior center programming and building renovations. This will provide much needed financial support to small towns that struggle to support senior center operations and to motivate their center managers to remain employed. As senior centers modify their programming to attract a new young-old population, some with drastically different interests than current senior center participants, they will need an influx of new dollars to support these changes.

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